

THEO. H. DAVIES & CO., Ltd**Hardware Department.****Sole Agents for****Alsen Portland Cement,****Sterling Lubricating Oils.****Roche Harbor Lime,****Dick's Balata Belting.****Perfumes**

—Finest Line in the City

**Dressing Cases,
Manicure Cases,
Military Brushes,
ETC., ETC.****Good Place to Rest and Refreshment**

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HONOLULU DRUG CO.

McInerny Building.

912-916 Fort Street.

**STANDARD
PIANOS****CHICKERING****CROWN****KROEGER**

and

STORY & CLARK**BERGSTROM
MUSIC CO.**

A PHILANTHROPIST.

**Claus Spreckels. Wm. G. Irwin
Claus Spreckels & Co., Bankers
HONOLULU, H. T.****SAN FRANCISCO AGENTS—THE
NEVADA NATIONAL BANK OF
SAN FRANCISCO.****DRAW EXCHANGE ON
SAN FRANCISCO—The Nevada Na-
tional Bank of San Francisco.
LONDON—The Union Bank of Lon-
don, Ltd.
NEW YORK—American Exchange Na-
tional Bank.
CHICAGO—Merchants' National Bank
PARIS—Credit Lyonnais.
BERLIN—Dresdener Bank.
HONGKONG AND YOKOHAMA
Hongkong and Shanghai Banking
Corporation.
NEW ZEALAND AND AUSTRALIA
Bank of New Zealand.
VICTORIA AND VANCOUVER—Bank
of British North America.****Transact a General Banking & Exchange Business****Deposits Received, Loans made on
Approved Security, Commercial and
Travelers' Credits Issued, Bills of Ex-
change Bought and Sold.****COLLECTIONS PROMPTLY
ACCOUNTED FOR.****THE
BANK OF HAWAII
LIMITED.****Incorporated under the Laws of the
Territory of Hawaii.****Paid-Up Capital . . \$600,000
Reserve 50,000
Undivided Profits . . 154,000****OFFICERS AND DIRECTORS.****Charles M. Cooke.....President
P. C. Jones.....Vice President
C. H. Cooke.....Cashier
F. C. Atherton.....Assistant Cashier
Henry Waterhouse, Tom May, F. W.
Macfarlane, E. D. Tenney, J. A. Mc
Candless.****Solicits the Accounts of Firms, Cor-
porations, Trusts, Individuals, and will
promptly and carefully attend to all
business connected with banking en-
trusted to it. Sell and Purchase For-
eign Exchange, Issue Letters of Credit.****SAVINGS DEPARTMENT.****Ordinary and Term Deposits received,
and Interest allowed in accordance
with rules and conditions printed in
passbooks, copies of which may be
had on application.
Judd Building, Fort Street.****THE YOKOHAMA SPECIE BANK
LIMITED.****Subscribed Capital . . Yen 24,000,00
Paid Up Capital . . . Yen 18,000,00
Reserved Fund Yen 8,510,00****HEAD OFFICE: YOKOHAMA
INTEREST ALLOWED.****On Fixed Deposit for 12 months, 4 per
cent per annum.
On Fixed Deposit for 6 months, 3½ per
cent per annum.
On Fixed Deposit for 3 months, 3 per
cent per annum.****The bank buys and receives for col-
lection Bills of Exchange, issues Drafts
and Letters of Credit, and transacts a
general banking business.****Branch of Yokohama Specie Bank.
New Republic Building, Honolulu, H. T.****JUHEI ISHIZUKA
AGENCY OF
KEI HIN BANK, LTD
VINEYARD ST.****Transact General Banking and Ex-
change Business.****HEAD OFFICE, TOKYO, JAPAN
DRAW EXCHANGE ON FIRST
NATIONAL BANK, YOKOHAMA.****Hawaii Land Co.
LIMITED.****Capital Stock \$100,000.
Capital, paid up \$58,080.****OFFICERS.****W. C. AehlPresident and Manager
M. K. Nakuina Vice President
J. Makinai Treasurer
Enoch Johnson Secretary
C. J. Holt Auditor****BOARD OF DIRECTORS.****Jonah Kumalae, S. M. Kanakanui,
J. M. Kea.****The above Company will buy, lease,
or sell lands in all parts of the Ha-
waiian Islands, and also has houses in
the city of Honolulu for rent.**

ESTABLISHED IN 1853.

**BISHOP & CO.
—Bankers—****TRANSACT A GENERAL BANKING
AND EXCHANGE BUSINESS.****Commercial and Travelers' Letters
of Credit issued, available in all the
Principal Cities of the World.****THE FIRST
American Savings & Trust Co.
OF HAWAII, LTD.**

Capital, \$250,000.00.

**President Cecil Brown
Vice President M. P. Robinson
Cashier W. G. Cooper
Principal Office: Fort, near Merchant
Street.****Conducts a General Banking Business
AT HONOLULU****SAVINGS DEPOSITS received and
Interest allowed for yearly deposits at
the rate of 4½ per cent per annum.
Rules and regulations of savings de-
partment furnished upon application.****SEND YOUR
BUSINESS ORDERS
BY TELEGRAPH.**

You can do it Now.

**The Inter-Island
Telegraph Co.****is transmitting mes-
sages to all the islands
of the group except
Kauai.****MINIMUM RATE IS \$2.****Honolulu Office, Campbell Blk
DOWN STAIRS,
Fort Street. ☐****TELEPHONE MAIN 131.****Message will call for your mes-
sage if desired**